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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Barbara, Ellen et al.
Application No.: 09/903,284
Filed: July 11, 2001
For: **METHOD AND SYSTEM FOR ON-LINE PAYMENTS**
Examiner: Fults, Richard C.
Group Art Unit: 2876

Commissioner for Patents
Mail Stop AF
P.O. Box 1450
Alexandria, VA 22313-1450

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JUN 24 2003
TECHNOLOGY CENTER 2800

REPLY UNDER 37 C.F.R. 1.116

Dear Sir:

This Reply is filed in response to the Office Action mailed January 13, 2003, finally rejecting claims 1-72. This Reply is filed with a three-months extension and fee extending the time to respond to July 13, 2003.

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REMARKS

GROUP 3600

Claims 1-72 stand finally rejected under 35 U.S.C. 103(a) over Schutzer (U.S. 6,292,789 B1) in view of the "Citibank.com" web page printouts, the excerpts from "Quicken 99 for Windows for Dummies", Schraeder et al (U.S. 5,903,881), the X.com web page printouts, and the PayPal.com web page printouts.

The Examiner's consideration in providing an explanation for the conflicting dates associated with the Citibank.com web page reference cited by the Examiner in finally rejecting claims 1-72 is appreciated. Nevertheless, the Citibank.com web page printouts are not prior art under 35 U.S.C. 102. Rather, the subject matter of the Citibank.com web page printouts advertising Citibank's products under its C2it service mark, that the Examiner considers to disclose all of the elements of claims 1-72, and this application are commonly